Retirement OUTLOOK

For Retired Members / Judges • LEOFF • PERS • PSERS • SERS • TRS • WSPRS

Winter 2006/2007

Spotlight: Karen Lamb



Karen Lamb

"If you're not kind, you're not anything."

So says newly retired TRS member Karen Lamb, who taught kindergarten through eighth grade for 30 years on Decatur Island in San Juan County. Decatur School is one of ten public schools in Washington that serve hard to reach and sparsely populated communities.

"I went to school on Decatur when I was young," says Karen. "My teacher Leonora

Harris was my idol." After graduating college and working as a stewardess for a year, Karen ended up teaching with Harris on Lopez Island. She took a break from teaching to have children. But when daughter Kendra came of age, Karen set up a complete kindergarten classroom in her house.

"When the Lopez School District found out, they asked me if I would teach a couple of other kids at the same time." She agreed. "At the time there were no phones, only CB bands, and definitely no budget!" she laughs.

Her husband built the current schoolhouse and Karen started a public library, which is also housed in the building. "We have computers now," she says, "and phones, of course."

A self-described old-fashioned teacher (spelling tests on Fridays, phonics, poem memorization), she organized plenty of field trips, including forays across the Canadian border—Nanaimo, Ucluelet, Tofino, Tsawwassen. One year she took students to see Robert Louis Stevenson's boat at the Everett wharf, which survived the biggest typhoon on record.

Continues on page 2

IN THIS ISSUE

Watch for your 2006 1099-R Tax Form	2
PEBB premiums change in January	2
Washington receives grant for wellness efforts	3
Retirement benefit disbursement schedule	3
30th Anniversary Open House	4

Help future retirees by sharing your wisdom

Is there something you wish you'd known about retirement planning before you retired? Are there questions you wish you'd asked earlier that had an impact on your decisions? Help others transition to retirement by sharing your wisdom.

E-mail your suggestions to:

myideas@drs.wa.gov.

Spotlight: Karen Lamb, continued from page 1

Retirement won't be slowing her down anytime soon. She plans to write two more books, a maritime history of the San Juans, and a history of Decatur and Center islands. The Smithsonian Institute added her first book, *Native American Wives of San Juan Settlers*, to their collection. "My father was a quarter Native," she says. "He knew all the families."

She also plans to refurbish the antique school house where Leonora Harris taught and turn it into a museum. "I have the clock and bell used in the school house. And of course we'll name it after Leonora."

Retirement Outlook for retirees is published twice a year by the Washington State Department of Retirement Systems.

Director.....Sandra J. Matheson **Editor**.....Dawn Gothro

Member e-mail contact:

recep@drs.wa.gov

Mailing address:

Department of Retirement Systems P.O. Box 48380 Olympia, WA 98504-8380 www.drs.wa.gov

Agency telephone numbers:

· · · ·	
Information	360-664-7000
Toll-free	1-800-547-6657
TDD Line	360-586-5450

Deferred Compensation Program:

Retirement Outlook is available to members in alternate formats. Contact the editor at 360-664-7097.

Watch for your 2006 1099-R Tax Form



We'll soon be mailing your IRS Form 1099-R. (Non-resident aliens will be sent IRS Form 1042-S.)

If you received payment(s) from a DRS-administered retirement system in 2006, the form will show

the amount of that income.

Your form will be mailed to you by January 31, 2007. After this date, the information will also be available though our **Online Account Access** service at *www.drs.wa.gov*. If you have not received your form by February 10 and do not have Internet access, please call us at 360-664-7000 or toll-free at 1-800-547-6657.

We will send your form to the address we have on file as of December 31, 2006. If you've moved, be sure to contact us with your new address.

The IRS offers tax information in several of its publications, available at your local IRS office or online at *www.irs.gov*. You can also contact the IRS at 1-800-829-1040 or 1-800-TAX-FORM (1-800-829-3676).■

Health insurance premiums increase in January

Changes to your **Public Employees' Benefits Board (PEBB)** health care coverage take effect January 1, 2007.

DRS deducts health plan premiums from monthly pensions, but does not administer the accounts. If you have questions, please call the **Health Care Authority** at 1-800-200-1004 or visit them online at www.pebb.hca.wa.gov.

Washington receives grant for wellness efforts

The state of Washington has been awarded a \$100,000 Healthy States grant. The National Governors Association (NGA) awarded the grant for projects that encourage healthy, active lifestyles among state employees, retirees, and their families.

Washington Wellness Works promotes healthy habits that will also help control medical

costs. Short-term objectives are to increase awareness about healthy living and help people take an active role in their own good health.

"I encourage all state employees, retirees, and their families to participate in health and fitness programs," said Governor Gregoire. "Together, we can make Washington the healthiest state in the nation." The development of health risk assessments (HRAs) is an important aspect of the new program. The HRA—mainly available through a person's health plan—will help educate people on what they can do to take care of themselves or to treat existing conditions.

Learn more about *Washington Wellness Works*—and healthy
ideas—at *www.wellness.wa.gov.*•

Retirement Benefit Disbursement Schedule

To the right is a schedule of the dates your monthly retirement benefit will be mailed or electronically deposited in your account. *Please note:* If you recently signed up for direct deposit or made a change to your account, a warrant (check) may temporarily be mailed to your financial institution.

Signing up for electronic deposit is easy. If you're interested, just complete the *Authorization for Direct Deposit form* available on our Web site or call us at 1-800-547-6657 to have the form mailed to you.

Did You Know?

When you applied for retirement, you selected a benefit option. If you chose one that continues a monthly benefit to a designated survivor upon your death (options 2, 3 or 4), and your survivor dies before you, be sure to notify DRS. Your retirement benefit can be adjusted to the higher Option 1 level. This does not apply to LEOFF Plan 1.

January - July 2007

Electronic Deposit Dates
January 31
February 28
March 30
April 30
May 31
June 29
July 31

Check Mailing Dates
January 27
February 24
March 28
April 27
May 26
June 27
July 27

30th Anniversary Open House

DRS is proud to be celebrating 30 years of serving Washington's public employees. Please join us for an open house on January 19. Meet the people on the other end of the phone line, tour the building, share stories and enjoy tasty refreshments - we'll look forward to welcoming you!

Friday, January 19, 2007, 10:00 a.m. - 3:00 p.m.

Department of Retirement Systems 6835 Capitol Boulevard Tumwater, WA 98501

There is no need to RSVP. If you have questions, please call us at (360) 664-7299 or e-mail us at *communications@drs.wa.gov*.



PRESORTED STANDARD U.S. POSTAGE PAID Washington State Department of Printing